

Indicator 8: Promptness of Responding to Claim Correspondence - 1st Quarter 2004

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Replies received</u> <u>or overdue</u>	<u>Late or</u> <u>no reply</u>	<u>Prompt</u>	<u>Year</u> <u>To Date</u>	<u>3 YR</u> <u>percent</u>
21407	EMCASCO INSURANCE CO	66	5	92.42%	92.42%	88.80%
29157	UNITED WISCONSIN	120	13	89.17%	89.17%	82.49%
40827	VIRGINIA SURETY CO INC	101	16	84.16%	84.16%	78.20%
15091	RURAL MUTUAL INS CO	48	8	83.33%	83.33%	77.74%
15261	SOCIETY INSURANCE A MUTUAL CO	178	30	83.15%	83.15%	86.17%
24449	REGENT INSURANCE CO	108	19	82.41%	82.41%	82.02%
26042	WAUSAU UNDERWRITERS INS CO	82	15	81.71%	81.71%	75.78%
25674	TRAVELERS PROPERTY CAS CO OF A	167	35	79.04%	79.04%	80.21%
21458	EMPLOYERS INSURANCE OF WAUSA	252	54	78.57%	78.57%	67.36%
24988	SENTRY INSURANCE A MUTUAL CO	482	105	78.22%	78.22%	74.16%
23035	LIBERTY MUTUAL FIRE INS CO	265	62	76.60%	76.60%	63.52%
SI	DEPT OF ADMINISTRATION	105	25	76.19%	76.19%	68.23%
16535	ZURICH AMERICAN INSURANCE COM	375	91	75.73%	75.73%	73.77%
26069	WAUSAU BUSINESS INS CO	57	14	75.44%	75.44%	71.71%
14184	ACUITY INSURANCE CO	323	82	74.61%	74.61%	71.91%
15350	WEST BEND MUTUAL INS CO	419	108	74.22%	74.22%	83.31%
24872	CONNECTICUT INDEMNITY CO THE	46	12	73.91%	73.91%	64.81%
SI	CITY OF MILWAUKEE	39	11	71.79%	71.79%	69.92%
10677	CINCINNATI INSURANCE CO THE	78	25	67.95%	67.95%	68.02%
23043	LIBERTY MUTUAL INS CO	145	52	64.14%	64.14%	51.60%
SI	GENERAL MOTORS CORPORATION	32	12	62.50%	62.50%	59.96%
24147	OLD REPUBLIC INS CO	156	59	62.18%	62.18%	57.50%
18910	AMERICAN PROTECTION INS CO	89	34	61.80%	61.80%	57.46%
30562	AMERICAN MANUFACTURERS MUT	26	11	57.69%	57.69%	49.56%
23817	ILLINOIS NATIONAL INS CO	56	24	57.14%	57.14%	57.93%
19445	NATIONAL UNION FIRE INS CO OF P	99	43	56.57%	56.57%	52.08%
35386	FIDELITY & GUARANTY INS CO	138	63	54.35%	54.35%	41.92%
20494	TRANSPORTATION INSURANCE CO	272	126	53.68%	53.68%	62.82%
22977	LUMBERMENS MUTUAL CAS CO	110	54	50.91%	50.91%	47.86%
22748	PACIFIC EMPLOYERS INS CO	120	69	42.50%	42.50%	44.13%
TOTALS FOR GROUP:		4,554	1,277	71.96%	71.96%	67.43%

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Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Replies received or overdue</u>	<u>Late or no reply</u>	<u>Prompt</u>	<u>Year To Date</u>	<u>3 YR percent</u>
24228	PEKIN INSURANCE CO	18	0	100.00%	100.00%	78.47%
18988	AUTO OWNERS INS CO	14	0	100.00%	100.00%	100.00%
SI	COOPER POWER SYSTEMS INC	6	0	100.00%	100.00%	92.11%
10239	SECURA SUPREME	4	0	100.00%	100.00%	74.07%
31895	AMERICAN INTERSTATE INS CO	15	1	93.33%	93.33%	87.95%
13935	FEDERATED MUTUAL INS CO	28	2	92.86%	92.86%	86.17%
10472	CAPITOL INDEMNITY CORP	26	2	92.31%	92.31%	84.67%
SI	WISCONSIN BELL INC	12	1	91.67%	91.67%	42.42%
24791	ST PAUL MERCURY INS CO	12	1	91.67%	91.67%	82.61%
31003	TRI STATE INS CO OF MN	76	7	90.79%	90.79%	77.56%
14303	INTEGRITY MUTUAL INS CO	27	3	88.89%	88.89%	87.59%
SI	KOHLER CORPORATION	24	3	87.50%	87.50%	67.45%
25976	UTICA MUTUAL INS CO	8	1	87.50%	87.50%	75.76%
21873	FIREMANS FUND INS CO	21	3	85.71%	85.71%	58.06%
15393	WISCONSIN AMERICAN MUTUAL INS	14	2	85.71%	85.71%	87.28%
29459	TWIN CITY FIRE INS CO	77	12	84.42%	84.42%	72.75%
13986	FRANKENMUTH MUTUAL INS CO	50	8	84.00%	84.00%	82.40%
SI	MILWAUKEE TRANSPORT SERVICES I	25	4	84.00%	84.00%	89.94%
42480	VENTURE INS CO	12	2	83.33%	83.33%	83.33%
SI	BRUNSWICK CORPORATION	6	1	83.33%	83.33%	63.03%
21415	EMPLOYERS MUTUAL CASUALTY C	52	9	82.69%	82.69%	84.78%
24414	GENERAL CAS CO OF WI	69	12	82.61%	82.61%	81.78%
22322	GREENWICH INSURANCE CO	45	8	82.22%	82.22%	82.32%
19682	HARTFORD FIRE INSURANCE CO	22	4	81.82%	81.82%	84.76%
26956	WIS COUNTY MUTUAL INS CORP	22	4	81.82%	81.82%	64.52%
SI	UW-SYSTEM ADMINISTRATION	38	7	81.58%	81.58%	84.13%
24589	AMERICAN & FOREIGN INS CO	69	13	81.16%	81.16%	72.51%
19380	AMERICAN HOME ASSURANCE CO	77	15	80.52%	80.52%	67.13%
SI	TARGET CORP (STORES)	15	3	80.00%	80.00%	74.46%
SI	SCHNEIDER NATIONAL CARRIERS I	15	3	80.00%	80.00%	81.13%
SI	COUNTY OF MILWAUKEE	10	2	80.00%	80.00%	82.63%
19305	ASSURANCE COMPANY OF AMER	5	1	80.00%	80.00%	65.48%
19275	AMERICAN FAMILY MUTUAL INS CO	41	9	78.05%	78.05%	85.71%
24830	CITIES & VILLAGES MUTUAL INS CO	9	2	77.78%	77.78%	66.02%
21237	CASUALTY RECIPROCAL EXCHANGE	9	2	77.78%	77.78%	73.39%
40967	ST PAUL FIRE & CASUALTY INS CO	35	8	77.14%	77.14%	75.07%
25682	TRAVELERS INDEMNITY CO OF CT T	17	4	76.47%	76.47%	73.31%
26425	WAUSAU GENERAL INS CO	17	4	76.47%	76.47%	71.94%
40142	AMERICAN ZURICH INS CO	12	3	75.00%	75.00%	78.44%
13021	UNITED FIRE & CASUALTY CO	8	2	75.00%	75.00%	80.65%
19429	INSURANCE COMPANY OF STATE OF	43	11	74.42%	74.42%	59.88%
39357	TRAVELERS INSURANCE CO THE	35	9	74.29%	74.29%	73.25%
42404	LIBERTY INSURANCE CORP	23	6	73.91%	73.91%	50.75%
20281	FEDERAL INSURANCE CO	26	7	73.08%	73.08%	61.94%
SI	CITY OF MADISON	42	12	71.43%	71.43%	57.80%
SI	BRIGGS & STRATTON CORP	14	4	71.43%	71.43%	87.13%
20346	PACIFIC INDEMNITY CO	14	4	71.43%	71.43%	66.08%
22543	SECURA INSURANCE A MUTUAL CO	45	13	71.11%	71.11%	70.85%
19410	COMMERCE & INDUSTRY INS CO	65	19	70.77%	70.77%	71.11%

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19259	SELECTIVE INS CO OF SOUTH CAROL	17	5	70.59%	70.59%	66.67%
22659	INDIANA INSURANCE CO	10	3	70.00%	70.00%	70.04%
SI	STORA ENSO NORTH AMERICA COR	10	3	70.00%	70.00%	86.57%
24902	SECURITY INSURANCE CO OF HARTF	23	7	69.57%	69.57%	66.04%
25402	AMCOMP ASSURANCE CORP	23	7	69.57%	69.57%	82.84%
24678	ROYAL INDEMNITY CO	60	19	68.33%	68.33%	62.17%
30104	HARTFORD UNDERWRITERS INS CO	22	7	68.18%	68.18%	77.64%
SI	GEORGIA PACIFIC CORPORATION	15	5	66.67%	66.67%	53.45%
26980	ROYAL INSURANCE CO OF AMERICA	14	5	64.29%	64.29%	62.87%
24767	ST PAUL FIRE & MARINE INS CO	63	24	61.90%	61.90%	67.33%
20486	TRANSCONTINENTAL INSURANCE C	68	26	61.76%	61.76%	70.75%
10166	ACCIDENT FUND INS CO OF AMERIC	56	22	60.71%	60.71%	51.87%
25887	UNITED STATES FIDELITY & GUARANT	42	18	57.14%	57.14%	43.33%
22918	AMERICAN MOTORISTS	33	15	54.55%	54.55%	45.87%
14591	MILWAUKEE MUTUAL INS CO	13	6	53.85%	53.85%	73.95%
SI	MILWAUKEE BOARD OF SCHOOL DI	21	10	52.38%	52.38%	67.85%
SI	DAIMLERCHRYSLER CORPORATION	54	28	48.15%	48.15%	55.42%
41181	UNIVERSAL UNDERWRITERS INS CO	23	12	47.83%	47.83%	48.92%
20443	CONTINENTAL CASUALTY CO	17	9	47.06%	47.06%	53.82%
25879	FIDELITY & GUARANTY INS UNDERWR	9	5	44.44%	44.44%	35.06%
19895	ATLANTIC MUTUAL INS CO	16	9	43.75%	43.75%	47.14%
42650	ONEBEACON MIDWEST INS CO	5	5	0.00%	0.00%	34.59%
TOTALS FOR GROUP:		1,983	503	74.63%	74.63%	68.98%

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Small Size Insurers (Less than 85 Claims per year)

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SI	COUNTY OF WINNEBAGO	2	0	100.00%	100.00%	100.00%
SI	MARTEN TRANSPORT LTD	1	0	100.00%	100.00%	94.74%
SI	DEERE & COMPANY	3	0	100.00%	100.00%	94.29%
SI	COUNTY OF SHEBOYGAN	7	0	100.00%	100.00%	93.62%
SI	COUNTY OF OUTAGAMIE	5	0	100.00%	100.00%	93.33%
SI	COUNTY OF DODGE	7	0	100.00%	100.00%	93.02%
SI	KIMBERLY-CLARK CORPORATION	5	0	100.00%	100.00%	92.54%
SI	COUNTY OF ROCK	8	0	100.00%	100.00%	91.11%
SI	COUNTY OF LA CROSSE	5	0	100.00%	100.00%	90.32%
SI	TECUMSEH PRODUCTS COMPANY	5	1	80.00%	80.00%	90.16%
SI	COUNTY OF JEFFERSON	6	2	66.67%	66.67%	88.24%
13331	AMERICAN HARDWARE MUTUAL I	8	1	87.50%	87.50%	88.00%
SI	CASE LLC	5	1	80.00%	80.00%	87.50%
SI	ALLEN-BRADLEY COMPANY LLC	11	1	90.91%	90.91%	86.75%
14176	HASTINGS MUTUAL INS CO	17	5	70.59%	70.59%	85.71%
SI	COUNTY OF DANE	22	2	90.91%	90.91%	85.48%
SI	WISCONSIN PUBLIC SERVICE CORP	2	0	100.00%	100.00%	85.19%
15377	WESTERN NATIONAL MUTUAL INS C	11	1	90.91%	90.91%	85.12%
25143	STATE FARM FIRE & CASUALTY CO	14	1	92.86%	92.86%	84.85%
20109	BITUMINOUS FIRE & MARINE INS CO	5	1	80.00%	80.00%	84.85%
11371	GREAT WEST CASUALTY CO	9	2	77.78%	77.78%	83.33%
SI	COUNTY OF WASHINGTON	12	1	91.67%	91.67%	82.14%
21881	NATIONAL SURETY CORP	1	0	100.00%	100.00%	81.82%
SI	COUNTY OF WALWORTH	10	0	100.00%	100.00%	81.43%
SI	HARNISCHFEGER CORPORATION	10	0	100.00%	100.00%	80.00%
11527	LEAGUE OF WIS MUNICIPALITIES MU	4	0	100.00%	100.00%	80.00%
11250	COMMUNITY INS CORP	3	0	100.00%	100.00%	80.00%
19950	WILSON MUTUAL INS CO	3	1	66.67%	66.67%	80.00%
SI	BENEVOLENT CORPORATION CEDA	12	4	66.67%	66.67%	79.46%
22292	HANOVER INSURANCE CO THE	12	2	83.33%	83.33%	78.77%
13439	PARTNERS MUTUAL INS CO	9	2	77.78%	77.78%	78.70%
18767	CHURCH MUTUAL INSURANCE CO	12	1	91.67%	91.67%	77.33%
24775	ST PAUL GUARDIAN INS CO	7	2	71.43%	71.43%	76.92%
SI	ILLINOIS TOOL WORKS INC	4	1	75.00%	75.00%	76.60%
14117	GRINNELL MUT REINSUR CO	4	0	100.00%	100.00%	76.47%
19038	TRAVELERS CASUALTY & SURETY C	18	6	66.67%	66.67%	76.32%
33006	AMERICAN PHYSICIANS ASSURANC	1	0	100.00%	100.00%	76.32%
21180	SENTRY SELECT	8	2	75.00%	75.00%	76.19%
23108	LUMBERMEN'S UNDERWRITING AL	2	1	50.00%	50.00%	76.07%
SI	VOLLRATH COMPANY LLC	11	5	54.55%	54.55%	75.41%
24112	WESTFIELD INSURANCE CO	11	0	100.00%	100.00%	75.00%
SI	JOURNAL SENTINEL INC	2	0	100.00%	100.00%	75.00%
23280	CINCINNATI INDEMNITY CO	2	1	50.00%	50.00%	74.53%
27855	ZURICH AMERICAN INS OF IL	9	2	77.78%	77.78%	73.68%
19356	MARYLAND CASUALTY CO	10	2	80.00%	80.00%	73.12%
SI	KOHL'S FOOD STORES INC	6	2	66.67%	66.67%	73.11%
29424	HARTFORD CASUALTY INS CO	8	2	75.00%	75.00%	72.31%
24880	FIRE & CASUALTY INS CO OF CT THE	5	1	80.00%	80.00%	72.15%
12262	PENN MFRS ASSOCIATION INS CO	12	4	66.67%	66.67%	71.88%

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10804	CONTINENTAL WESTERN INS CO	9	4	55.56%	55.56%	71.58%
23434	MIDDLESEX INSURANCE CO	7	1	85.71%	85.71%	71.43%
19704	AMERICAN STATES INS CO	6	2	66.67%	66.67%	71.43%
SI	KWIK TRIP INC	6	1	83.33%	83.33%	71.43%
25615	CHARTER OAK FIRE INS CO	3	0	100.00%	100.00%	70.83%
20508	VALLEY FORGE INS CO	26	12	53.85%	53.85%	70.53%
SI	USF HOLLAND INC	4	1	75.00%	75.00%	70.49%
26247	AMERICAN GUARANTEE & LIABIL	9	1	88.89%	88.89%	70.00%
25658	TRAVELERS INDEMNITY COMPANY T	4	3	25.00%	25.00%	69.64%
28665	CINCINNATI CASUALTY CO THE	9	1	88.89%	88.89%	69.17%
14265	INDIANA LUMBERMENS MUTUAL IN	5	2	60.00%	60.00%	68.75%
13838	FARMLAND MUTUAL INS CO	7	2	71.43%	71.43%	68.63%
36919	HAWKEYE SECURITY INS CO	6	1	83.33%	83.33%	68.12%
10502	MERIDIAN CITIZENS MUTUAL INSU	4	1	75.00%	75.00%	67.78%
SI	LAND O LAKES INC	5	0	100.00%	100.00%	67.57%
37273	FIREMANS FUND INS CO OF WI	7	2	71.43%	71.43%	67.52%
26662	MILWAUKEE CASUALTY INSURANC	6	4	33.33%	33.33%	67.42%
23787	NATIONWIDE MUTUAL INS CO	21	5	76.19%	76.19%	66.67%
20397	VIGILANT INSURANCE CO	6	0	100.00%	100.00%	66.67%
34207	WESTPORT INSURANCE CORPORATIO	29	5	82.76%	82.76%	65.71%
43575	INDEMNITY INSURANCE CO OF NORT	36	11	69.44%	69.44%	64.75%
11118	FEDERATED RURAL ELECTRIC INS C	7	3	57.14%	57.14%	64.29%
SI	FEDERAL EXPRESS CORPORATION	9	2	77.78%	77.78%	64.23%
SI	DELPHI CORPORATION	3	1	66.67%	66.67%	62.82%
20427	AMERICAN CASUALTY CO OF READI	14	6	57.14%	57.14%	61.43%
13714	PHARMACISTS MUTUAL INS CO	4	0	100.00%	100.00%	59.46%
21261	ELECTRIC INSURANCE CO	3	0	100.00%	100.00%	59.42%
SI	INTERNATIONAL PAPER COMPANY	9	0	100.00%	100.00%	58.33%
SI	EMERSON ELECTRIC COMPANY	8	4	50.00%	50.00%	57.58%
SI	GREDE FOUNDRIES INC	14	5	64.29%	64.29%	57.35%
33588	FIRST LIBERTY INS CORP THE	10	4	60.00%	60.00%	53.98%
SI	DEPT OF TRANSPORTATION	3	1	66.67%	66.67%	53.92%
24074	OHIO CASUALTY INS CO	11	6	45.45%	45.45%	53.88%
SI	J C PENNEY CORPORATION INC	16	4	75.00%	75.00%	52.81%
18023	STAR INSURANCE CO	10	2	80.00%	80.00%	52.00%
22489	HIGHLANDS INSURANCE CO	7	4	42.86%	42.86%	51.05%
21865	ASSOCIATED INDEMNITY CORP	8	6	25.00%	25.00%	51.02%
21113	UNITED STATES FIRE INS CO	9	2	77.78%	77.78%	50.36%
SI	PARKER-HANNIFIN CORPORATION	3	2	33.33%	33.33%	48.72%
21857	AMERICAN INSURANCE CO THE	2	0	100.00%	100.00%	47.46%
SI	COLUMBIA-ST MARY'S INC	14	7	50.00%	50.00%	47.22%
22217	GULF INSURANCE CO	1	0	100.00%	100.00%	46.67%
SI	RIPON FOODS INC	2	2	0.00%	0.00%	45.45%
22667	ACE AMERICAN INSURANCE CO	113	61	46.02%	46.02%	44.48%
SI	WISCONSIN ELECTRIC POWER COMP	20	12	40.00%	40.00%	41.67%
SI	KMART CORPORATION	3	2	33.33%	33.33%	37.50%
SI	JEWEL FOOD STORES INC	25	15	40.00%	40.00%	34.74%
21105	NORTH RIVER INS CO THE	4	2	50.00%	50.00%	32.20%
20621	ONEBEACON AMERICA INSURANCE C	2	1	50.00%	50.00%	31.63%

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24732	PENNSYLVANIA GENERAL INSURAN	0	0	0.00%	0.00%	18.65%
TOTALS FOR GROUP:		915	273	70.16%	70.16%	64.45%